

## DO INDONESIA TAX RULES SUPPORT OR HINDER SME'S TAX CONFORMITY?

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### ABSTRACT

This study aims to determine the effect of tax knowledge, tax awareness, and tax sanctions on tax compliance in the SME sector in Cirebon City, Indonesia. The population of this study was 2,426 SMEs in Cirebon City, and a sample of 343 was used for analysis, with purposive random sampling employed. This study employs a quantitative approach with SPSS. For testing the analyses employed, this study utilizes a quantitative approach. The findings indicate that tax compliance is significantly influenced by tax knowledge, tax awareness, and tax enforcement among SME actors. The type of data utilized was primary data obtained through questionnaires. his research project revolves around the study of Cirebon City's SMEs, with a population approximately 2,426 in total. The purpose of this research is to give empirical data on the impact of tax knowledge, awareness, and enforcement on tax compliance in Indonesia's SME sector, specifically in Cirebon City.

**Keywords:** *SME, Tax conformity, Tax knowledge, Tax enforcement*

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### INTRODUCTION

Indonesia is one of the developing countries that is going through a period of development. To create a fair and prosperous life for the people, a lot of funds are needed to organize the government and to finance the development of the country. As a result, taxes are a significant source of income for the Indonesian state. The Indonesian Ministry of Finance has reported that taxes constituted 64.6% of total revenue in July 2023 (<https://setkab.go.id>, 2023). According to (Vincent et al., 2023), developing economies are largely dominated by SMEs. According to data gathered by the Ministry of Cooperatives and SMEs, Indonesia's economy is currently dominated by SMEs, which were recorded at 65.4 million in 2019 (<https://djpb.kemenkeu.go.id>, 2023). According to (Fahriyah et al., 2022), this is what makes SMEs the largest contributor to state revenue through taxation.

In Indonesia, the tax levy on SME players is final. The tax rate established by the Indonesian government on SMEs is 0.5% (Government Regulation No. 55/2022 on Adjustment of Regulations in the Income Tax Sector). Pursuant to Article 59 of Government Decree 55/2022 on the amendment of the provisions governing income tax, the maximum period for the application of the 0.5% final rate of income tax, will be 7 years for natural persons and 3–4 years for legal entities. In the meantime, Article 60, paragraph (1), stipulates that in the event that the turnover of SMEs does not exceed 500 million in a single tax year, then SME players are exempt from the final income tax rate of 0.5%. The Special Staff of the Minister of Finance for Strategic Communication Yustinus Prastowo highlighted that for SMEs which have a total revenue of less than 4.8 billion rupiah in a year, the 0.5% rate remains valid until the tax year 2025.

The escalation of tax conformity represents a fundamental aspect of the sustainability of the country, given that tax represents the main source for the balance of the country's economy (Granfon et al., 2023). Nevertheless, empirical evidence from developing countries indicates that the level of public tax conformity is not optimal (Yuniarta & Purnamawati, 2020) (Adimasu & Daare, 2017). It is widely acknowledged that tax conformity is a pervasive yet intractable challenge facing tax authorities worldwide (Nguyen et al., 2020).

This can be influenced by a number of factors. One such factor is the level of knowledge of the SME actors. Small businesses owners require a solid grasp of taxes in order to comply with current laws and elevate their willingness to pay (Kamleitner et al., 2012). A research done in a developing country pointed out that individuals with an extensive understanding of taxes are more likely to perceive the system of taxes in a fair way and consider compliance as a vital obligation (Batoool et al., 2022). This conclusion is corroborated by research conducted by (Yerima et al., 2022). As posited by (Yerima et al., 2022), the objective of tax awareness campaigns is to disseminate information, foster insight, and provide guidance and motivation to taxpayers in order to increase tax conformity.

In compliance with the provisions of Government Regulation 55/2022 on Adjustment of Regulations in the Income Tax Sector, it is the duty of SME taxpayers to comply with their tax liabilities, which are accompanied by penalties for noncompliance. Taxpayers often attempt to reduce their tax liability by engaging in tax avoidance or tax evasion. As indicated by (Chebusit et al., 2014), tax enforcement can have a profound impact on the degree of tax conformity. Consequently, sanctions must be administered equitably and with due respect, with the objective of dissuading violators while fostering a sustained, positive impact on tax conformity (Murphy, 2008) (Oladele et al., 2019).

(Braithwaite, 1989) posits that the deterrent effect experienced by offenders based on reintegrative shaming theory can be classified into two categories-reintegrative and disintegrative. Tax enforcement is divided into tax penalties and tax fines. As outlined by (Savitri, 2016) (Bt Yunus & Bt Ramli, 2017), tax penalties are sanctions imposed by tax authorities on taxpayers in the event of a violation of tax provisions. Tax penalties are typically imposed for violations such as late payment of taxes, non-compliance in filing tax returns, or other violations of tax regulations. Tax fines are monetary penalties for committing violations. The amount of fines is proportional to the severity of the violation, which aims to reflect the seriousness of the violation and deter future violations. The amount of fines may be determined by statutory provisions or court discretion. Tax penalties can be further divided into two categories: administrative sanctions, consisting of fines, interest, and increases, and felony penalties.

Administrative sanctions in the context of taxation encompass fines, interest penalties, and increases. Tax penalties can be further divided into two categories: administrative sanctions, consisting of fines, interest, and increases, and felony penalties. Those who fail to meet the tax-filing deadline will be subject to a financial penalty. This penalty is calculated at 2% per month, with the first payment due within 45 days of filing. The imposition of additional fees on taxpayers who have been found guilty of committing offenses such as data falsification, along with the reduction in the amount of income reported on their tax returns will take effect two years before the issuance of their tax assessment letters. In the meantime, Article 39 paragraph (1) letter i of Law Number 28/2007 on General Provisions and Tax

Procedures specifies criminal consequences on individuals who deliberately fail to pay or collect taxes. The penalty imposed for such a violation is a 6-month to 6-year jail term and a fine ranging from up to four times the total amount of unpaid or underpaid taxes. The purpose of this research is to discover if tax rate reductions will keep serving as a deterrent for SME taxpayers, as stated according to the reintegrative shame hypothesis. It also seeks to ascertain whether the reduction in rates and relief provided by the government has been socially constructed for SME actors, and whether the knowledge of the reduced rate can prompt taxpayers to become more conformity.

**METHOD**

In this study, researchers employed quantitative research methods. The type of data utilized was primary data obtained through questionnaires. The number of samples was determined in accordance with the guidelines proposed by Slovin, with a 5% margin of error. The sampling technique employed was purposive-random sampling. Data collection was conducted in a single session. The entire sample consists of micro, small, and medium enterprise business owners located in the KPP Pratama Cirebon Satu area with annual gross income below 4.8 billion rupiah, in accordance with the criteria for SMEs as outlined in Taxation Regulation Number 2. The sample comprises three individuals registered as taxpayers, who have a Taxpayer Identification Number or Population Identification Number that has been validated with the Taxpayer. Identification Number, and who also have a Business Identification Number. The data analysis process entails a series of tests to assess its validity and reliability, including the use of Cronbach's alpha to evaluate internal consistency, classical assumption tests to examine the normality, multicollinearity, and heteroscedasticity of the data, as well as multiple linear regression and the coefficient of determination.

**Variable Operationalization**

Table 1. Research Indicators

Number	Variable	Indicators	Question Number	Scale
1.	Tax conformity	1. Information Disclosure	1	Interval Scale 4 : Totally unacceptable
		2. Compliance with Tax Law	2	3 : Unacceptable
		3. Cooperation with Tax Authorities	3	2 : Affirmative 1 : Precisely
		4. Availability of Required Documentation	4	
2.	Tax knowledge	1. Basic Understanding of Final Tax	5 and 6	Interval Scale 4 : Totally unacceptable 3 : Unacceptable
		2. Carry out Final Tax Documentation	7 and 8	2 : Affirmative 1 : Precisely
		3. Understanding of Changes in Tax Regulations	9	

3.	Tax awareness	1.	Positive Attitude Toward Tax	10	Interval Scale4 : Totally unacceptable 3 : Unacceptable 2 : Affirmative 1 : Precisely
		2.	Sustainability of Tax Awareness	11	
		3.	Willingness to Learn Tax Regulations	12	
		4.	Awareness of Legal Consequences	13	
		5.	Understanding the Role of Tax in Development	14 and 15	
4.	Tax enforcement	1.	Tax Notification	16	Interval Scale 4 : Totally unacceptable  3 : Unacceptable 2 : Affirmative 1 : Precisely
		2.	Warning Letter	17 and 18	
		3.	Administrative Sanctions	19	

## RESULTS AND DISCUSSION

This research project revolves around the study of Cirebon City's SMEs, with a population approximately 2,426 in total. The survey was given out to a sample of 343 SME actors, with the vast majority of those who responded being male.

Table 2. Gender of SMEs in Cirebon City

Male	204
Female	139
Total	343

Source : Data calculation from google form using excel, 2024

The respondents who completed the questionnaire via Google Form exhibited a diverse range of ages and educational backgrounds. The majority of respondents had completed their last high school education, with an age range of 35 to 55 years, as categorized by the researcher.

Table 3. Age and Latest Education of SME Actors

Age	
Under 25 years	23
25 to 34 years	128
35 to 55 years	171
Over 55 years	21
Latest Education	
Primary School	44
Middle High School	29
High School	168
Bachelor	102
Master	0

Source : Data calculation from google form using excel, 2024

In this study, the researcher also determined that the SMEs under investigation must possess a taxpayer identification number and/or business identification number and have a gross annual income of less than 4.8 billion.

Table 4. Data on Taxpayer Identification Number and Business Identification Number Ownership, and Yearly Turnover

Categories	Terms	Total of Respondents
Gross AnnualIncome	<= 4,8 billion	334
	> 4,8 billion	9
Taxpayer IdentificationNumber	Have	204
	Don't have	139
Business IdentificationNumber	Have	230
	Don't have	113

Source : Data calculation from google form using excel, 2024

Once all of the data had been collected and verified, the researcher commenced the process of analyzing the results. The researchers attempted to analyze the temporary data by examining each respondent's diverse responses. According to the observations, there is no significant difference in tax conformity between men and women. However, because there are more males than females, females tend to be more compliant with males. Upon further analysis, it was found that the level of education has an influence on tax compliance. Specifically, individuals with a high school demonstrated the highest level of compliance, followed by those with a bachelor's degree, middle school, and primary school. Furthermore, tax conformity can be gauged by age range. The most compliant age group is 35 to 55 years old, followed by 25 to 34 years old, over 55 years old, and under 25 years old. This is consistent with the findings of (Batool et al., 2022), which indicate that a high level of knowledge can enhance awareness. The respondents were drawn from a diverse range of age groups and educational backgrounds and exhibited a similar level of non-compliance with tax authorities regarding sanctions, irrespective of gender. Nevertheless, males are more likely to be non-compliant than females, who are more likely to comply with tax authorities. The impact of sanctions on tax compliance is not particularly pronounced with regard to age and educational attainment. Indeed, non-conformity is observed with approximately equal frequency across all age groups and educational levels.

The preceding analysis leads to the conclusion that tax conformity is influenced by high tax knowledge. The level of education attained is one of the factors identified as influencing tax conformity. Furthermore, the age factor, which is still conducive to receiving information and responding to adaptation, can lead to a relatively high level of tax awareness. The severity of sanctions also exerts an influence on the level of tax compliance exhibited by SME actors. In addition to drawing conclusions through independent analysis, researchers must also employ testing to obtain more valid data and substantiate the temporary conclusions that they draw.

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**Validity Test**

Table 5. Validity Test

Variable	Indicators	Number of Question	Sig. (2-tailed)	Result
Tax Conformity	Information Disclosure	1	.000	Valid
	Compliance with Tax Law	2	.000	Valid
	Cooperation with Tax Authorities	3	.000	Valid
	Availability of Required Documentation	4	.000	Valid
Tax Knowledge	Basic Understanding of Final Tax	5 and 6	.000	Valid
	Carry out Final Tax Documentation	7 and 8	.000	Valid
	Understanding of Changes in Tax Regulations	9	.000	Valid
Tax Awareness	Positive Attitude Toward Tax	10	.000	Valid
	Sustainability of Tax Awareness	11	.000	Valid
	Willingness to Learn Tax Regulations	12	.000	Valid
	Awareness of Legal Consequences	13	.000	Valid
	Understanding the Role of Tax in Development	14 and 15	.000	Valid
Tax Enforcement	Tax Notification	16	.000	Valid
	Warning Letter	17 and 18	.000	Valid
	Administrative Sanctions	19	.000	Valid

Source: data processed by researchers using SPSS, 2024

The validity test ensures that the measurement instrument actually measures what is intended, thereby providing evidence of its reliability. Following completion of the testing phase, it was determined that the significance value was less than 0.05, indicating that the questions are valid.

**Reliability Test**

Table 6. Reliability Test

Variable	Cronbach'sAlpha	N of Items	Result
Tax Conformity	.843	5	Reliable
Tax Knowledge	.822	6	Reliable
Tax Awareness	.809	7	Reliable
Tax Enforcement	.830	5	Reliable

Source: data processed by researchers using SPSS, 2024

As stated by Ghozali (2018), a variable is deemed reliable when the Cronbach's alpha value exceeds 0.07. The results of the test indicate that the data utilized in this study exhibits a high degree of reliability.

**Multicollinearity Test**

Table 7. Multicollinearity Test

Model	Collinearity StatisticsTolerance	Collinearity StatisticsVIF
1 Tax Knowledge	.312	3.201
Tax Awareness	.209	4.774
Tax Enforcement	.412	2.425

Source: data processed by researchers using SPSS, 2024

The table below illustrates that the independent variables exhibit tolerance values exceeding 0.10 and VIF values below 10.00. These findings indicate that the independent variables in the statistical model are not significantly correlated with each other. This provides confidence that the effect of each variable can be isolated and properly assessed in explaining the variability of the dependent variable.

**Normality Test (Kolmogorov-Smirnov)**

Tabel 8. Normality Test

		Unstandardized Residual
N		343
Normal Parameters <sup>a,b</sup>		
	Mean	.0000000
	Std. Deviation	2.31725706
Most Extreme Differences	Absolute	.037
	Positive	.037
	Negative	-.026
Test Statistic		.037

Asymp. Sig. (2-tailed) <sup>c</sup>	.200 <sup>d</sup>
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Source: data processed by researchers using SPSS, 2024

The test results indicate that the Asymp. Sig. (2-tailed) value obtained is 0.20, which is considerably greater than the alpha value that is typically employed in this context (0.05). This conclusion indicates that the observed data is consistent with a normal distribution. In other words, these results indicate that the assumption of data normality is acceptable, validating the use of statistical methods that assume a normal distribution in the analysis.

**Heteroscedasticity Test (Glesjer)**

Table 9. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	2.029	.253		8.021	.000
	Tax Knowledge	-.052	.030	-.172	-1.778	.076
	Tax Awareness	.023	.031	.087	.736	.462
	Tax Enforcement	.005	.032	.014	.163	.870

Source: data processed by researchers using SPSS, 2024

The heteroscedasticity test is a statistical process designed to determine whether the error variation in a regression model changes significantly over a range of independent variable values. The test results indicate that the independent variables are greater than 0.05, suggesting that the variables do not exhibit heteroscedasticity problems and can therefore be used as intended.

**Multiple Linear Regression Test**

$$Y = 2,140 + 0,590X_1 + 0,185X_2 - 0,168X_3$$

Table 10. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance
		B	Std. Error				
1	(Constant)	2.140	.408		5.246	.000	
	Tax Knowledge	.590	.048	.694	12.395	.000	.312
	Tax Awareness	.185	.050	.255	3.729	.000	.209
	Tax Enforcement	-.168	.052	-.157	-3.225	.000	.412

Source: data processed by researchers using SPSS, 2024

The findings of the multiple linear regression equation analysis reveal that tax knowledge, tax awareness, and tax enforcement variables are assumed to be 0, then tax

conformity will have a constant value of 2.140. The regression coefficient for the tax knowledge variable is positive at 0.590, indicating that a 1% increase in the tax knowledge variable will result in a 0.590% increase in tax conformity. The regression coefficient for the tax awareness variable is also positive at 0.185, indicating that a 1% increase in the tax knowledge variable will result in a 0.185% increase in tax conformity. However, the tax enforcement variable's regression coefficient is negative (-0.168), indicating that a 1% increase in the tax knowledge variable will result in a 0.168 decrease in tax conformity.

**Determination Coefficient Test**

Table 11. Determination Coefficient Test

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.817 <sup>a</sup>	.668	.665	2.327

Source: data processed by researchers using SPSS, 2024

The Adjusted R Square value, as determined by the test results, is 0.665. It is possible to inferred that the factors of tax knowledge, tax awareness, and tax enforcement have a combined impact on tax conformity. of 66.5%, while the remaining 33.5% is influenced by other variables outside the scope of this study.

**F-test**

Table 12. F-test

Model		Sum ofSquares	df	Mean Square	F	Sig.
1	Regression	3695.569	3	1231.856	227.397	.000 <sup>b</sup>
	Residual	1836.431	339	5.417		
	Total	5532.000	342			

Source: data processed by researchers using SPSS, 2024

According to the study's results, the significance value obtained is 0.000, which is significantly lower than the commonly used significance level of 0.05. This conclusion indicates that tax knowledge, tax awareness, and tax enforcement have a significant influence on tax conformity at the same time. Consequently, this finding provides empirical support for the complex relationship between these factors in influencing the level of taxpayer conformity.

**t-test**

Table 10. t-test

Model		Unstandardized Coefficients		StandardizedCoefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.140	.408		5.246	.000
	Tax Knowledge	.590	.048	.694	12.395	.000
	Tax Awareness	.185	.050	.255	3.729	.000
	Tax Enforcement	-.168	.052	-.157	-3.225	.001

Source: data processed by researchers using SPSS, 2024

The results of the test indicate that the variable of tax knowledge has a significance value of 0.000, which is less than 0.05. This suggests that the variable of tax knowledge has a significant effect on tax conformity. The t-test results indicate that tax knowledge has a positive effect on tax conformity. Consequently, the initial hypothesis (H1) is validated. This provides substantial support for previous studies that have emphasized the influence of tax knowledge on the level of tax conformity exhibited by SME actors. The test results reinforce the attribution theory, which serves as the foundation for the hypothesis that individual behavior can be influenced by external conditions. A high level of tax knowledge, for example, can encourage SME actors to be more compliant. As a result, this theory is consistent with this study's findings, which indicate that an increase in tax knowledge is associated with an increase in tax conformity.

The test's findings indicate that the variable of tax awareness has a significance value of 0.000, which is less than 0.05. This suggests that the variable of tax awareness also has a significant effect on tax conformity. The results of the t-test indicate that tax awareness has a positive effect on tax conformity. Consequently, the second hypothesis (H2) is also accepted. This result further corroborates previous studies that have demonstrated the ability to predict the level of tax conformity exhibited by SME actors based on their level of tax awareness. The test results serve to reinforce the attribution theory, which forms the basis of this research hypothesis. This hypothesis posits that individual behavior can also be influenced by internal conditions, namely the level of tax awareness of each SME actor. This theory provides substantial support for this research, indicating that an increase in tax awareness is associated with an increase in tax conformity.

The results of the statistical analysis indicate that the tax enforcement variable has a significance value of 0.001, which is less than 0.05. This suggests that the tax enforcement variable also has a significant effect on tax conformity. However, the negative t-table result indicates that tax enforcement negatively affects tax conformity. Consequently, the third hypothesis (H3) is rejected. This finding is an important concern because it is rare for previous studies to confirm that tax enforcement negatively affects tax conformity. The test results reject the reintegrative shaming theory on which the hypothesis is based. This theory asserts that punitive measures provide reintegrative shame, thereby integrating tax offenders into society. However, this theory was found to be less relevant to this study. The results indicated that the more sanctions are tightened, the more non-compliant SME actors will be.

## **CONCLUSION**

The purpose of this research is to give empirical data on the impact of tax knowledge, awareness, and enforcement on tax compliance in Indonesia's SME sector, specifically in Cirebon City. The findings reveal that tax knowledge and awareness have a considerable favorable impact on tax compliance. While tax enforcement has a considerable negative effect, these data show that the degree of tax education and awareness has a beneficial impact on tax compliance. On the other hand, stricter tax enforcement policies do not always lead to increased conformity; they may even trigger negative reactions that lead to decreased conformity. In the context of attribution theory, tax knowledge and awareness play an important role in influencing tax compliance behavior. However, reintegrative shaming theory is not fully

relevant in this study. The findings of this study underscore the necessity of a comprehensive strategy for fostering tax conformity. This entails enhancing tax literacy and awareness, coupled with the implementation of proportionate and efficacious law enforcement measures.

It should be noted that the findings of this study may not be generalized to SMEs in other locations or on a larger scale due to a limited research focus on SMEs in Cirebon City. Furthermore, the use of a quantitative approach in this study may restrict the comprehension of the intricacies of variables influencing tax compliance, thereby necessitating the use of a qualitative methodology to yield more profound insights. The variables under investigation, including tax knowledge, tax awareness, and tax enforcement, may not encompass all pertinent factors, such as cultural and individual psychological factors. The finding that tax enforcement negatively affects tax conformity requires further research to understand the dynamics of the relationship more deeply, as it contradicts existing theories. Finally, the use of secondary or limited data in this study may result in an underestimation of the research results' accuracy and representation. Nonetheless, this research adds significantly to our knowledge of the variables that impact small and medium-sized enterprise tax compliance. However, the findings must be interpreted with caution in the context of broader research.

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